INVEST WITH US

RP PROPERTY & LETTINGS LTD

OFFERING FIXED RETURNS ON YOUR INVESTMENT EACH YEAR

TUNE IN TO
THE PROPERTY MAMAS UK
PODCAST ON SPOTIFY

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WHO ARE WE?

We are a mother daughter duo who started our own property portfolio together in 2019. Five years on we also have our own business helping others to build generational wealth through property investments in the UK counties of Hampshire and Surrey.

Roz and Tee are a dynamic mother-daughter duo who embarked on their property journey together in 2019. With a shared vision and complementary skills, they have built a robust joint property portfolio over the past five years. Their passion for real estate and commitment to helping others achieve financial independence led them to establish their own property sourcing business.

At RP Property & Lettings Ltd, we specialise in sourcing buy-to-let property investments in the city of Portsmouth and the picturesque county of Surrey. Our mission is to empower individuals and families to build generational wealth through smart and strategic property investments. We pride ourselves on offering personalised services tailored to meet the unique needs of each client, ensuring a seamless and rewarding investment experience.

In addition to our property sourcing business, we host a property podcast where we share insights, tips, and success stories from the world of real estate. Our podcast aims to educate and inspire listeners, providing them with the knowledge and confidence to embark on their own property investment journeys.

We are also proud members of the Aspire Education family, founded by the renowned property expert Jamie York. Through Aspire Education, we continue to expand our knowledge and network, staying at the forefront of the property industry to better serve our clients.

Join us on this exciting journey towards financial freedom and generational wealth. Whether you're a seasoned investor or just starting out, we are here to guide you every step of the way.

Roz and Tee
Empowering Your Property Investment Journey

INVESTMENT CHOICES

Hands-free Investment

Our hands-free investment package is designed for investors who wish to maximise their returns without the need for active management or involvement. This package offers a straightforward and hassle-free solution, allowing you to invest directly with us and enjoy a fixed annual return.

Key Features

Fixed Annual Return:

- Investors receive a fixed annual return, ensuring a predictable and reliable income stream.
- The return is derived from the profits generated by our diverse property portfolio.

Investment Terms:

- The package is available with fixed terms of either three or five years.
- These fixed terms provide stability and allow investors to plan their finances with confidence.

Hands-Free Management:

- Investors do not need to be involved in the day-to-day management of the properties.
- Our team handles all aspects of property management, including maintenance, tenant relations, and financial reporting.

Security and Transparency:

- We prioritise the security of your investment and provide regular updates on the performance of the property portfolio.
- Transparent reporting ensures that you are always informed about the status of your investment.

Benefits

- Predictable Income: Enjoy a steady and predictable income stream without the need for active involvement.
- Professional Management: Benefit from the expertise of our experienced property management team.
- Diversification: Invest in a diversified property portfolio, reducing risk and enhancing potential returns.
- Flexibility: Choose between three or five-year terms to suit your investment goals and timeline.

INVESTMENT CHOICES

One-off Investment

Our one-off investment package is tailored for investors seeking returns within a shorter timeframe. This package offers a variable return, which depends on the specific projects we have active at the time of investment. The investment period is limited to one year, and we accept a maximum of five investors per year to ensure focused attention and optimal management of your investment.

Key Features

Variable Return:

- The return on investment is variable and depends on the performance of the specific projects we are managing during the investment period.
- This allows for potentially higher returns based on the success of these projects.

Short-Term Investment:

- The investment period is limited to one year, making it ideal for those looking for quicker returns.
- This short-term commitment provides flexibility and the opportunity to reassess investment strategies annually.

Exclusive Access:

- We limit the number of investors to a maximum of five per year.
- This exclusivity ensures that each investor receives focused attention and personalised management of their investment.

Project-Based Investment:

- Investments are tied to specific projects within our portfolio, allowing investors to understand where their money is being utilised.
- This transparency helps investors make informed decisions and track the progress of their investments.

Benefits

- Potential for Higher Returns: The variable return structure offers the possibility of higher returns based on project performance.
- Flexibility: The one-year investment period allows for annual reassessment and reallocation of funds.
- Focused Attention: With a limited number of investors, each one receives dedicated management and support.
- Transparency: Investors have clear visibility into the projects their funds are supporting, fostering trust and confidence.
- Professional Expertise: Benefit from the knowledge and experience of our professional management team.

OUR PROCESS

1

Client Consultation

We prioritise meeting with our clients, whether in person or virtually, to thoroughly understand their investment objectives and budget. During this initial consultation, we take the time to discuss your financial goals, risk tolerance, and preferred investment timeline. This personalised approach ensures that we fully grasp your unique needs and can tailor our recommendations accordingly. By understanding your specific circumstances, we can provide you with the most suitable investment options and strategies.

2

Investment Implementation

This is the stage where we determine what type of investment would be best for you. Based on the insights gathered during the consultation, we develop a customised investment strategy that aligns with your objectives. We consider various factors, including market conditions, your financial goals, and risk tolerance, to identify the best opportunities within our portfolio. Once the strategy is agreed upon, we prepare the necessary contracts and documentation, outlining the terms of the investment, including the duration and expected returns. After your approval, we proceed with the implementation, ensuring everything is set up for optimal performance.

3

Return on Investment

Sit back, relax, and wait for your money to make money. Our team continuously monitors and manages your investment to ensure it performs optimally. We handle all aspects of the investment, including property management, financial reporting, and project execution. Throughout the investment period, we provide regular updates on the performance, keeping you informed about its progress. At the end of the investment term, you will receive your returns as outlined in the contract, allowing you to enjoy the benefits of your investment without the need for active involvement.

OTHER OPTIONS

CONTACT US TO FIND OUT MORE

In addition to our fixed-term and one-off investment opportunities, we also assist investors in building their own property portfolios.

We place a high value on nurturing ongoing partnerships with our clients, encouraging repeat engagements to foster long-term success. While our primary focus is on building Buy-to-Let portfolios, we are also adept in various other investment strategies.

If we identify an alternative approach that better suits your needs, we will provide tailored recommendations to help you optimise your investment. Our goal is to ensure that your investment strategy aligns seamlessly with your long-term financial objectives.

FAQ'S

What kind of returns should I expect?
The returns on your investment can vary depending on the type of investment package you choose. For our hands-free investment package, you can expect a fixed annual return, which is agreed upon at the outset. For the one-off investment package, the return is variable and depends on the specific projects we have active at the time. For property portfolio building, returns are influenced by factors such as rental yields, property appreciation, and market conditions. We aim to provide competitive returns by carefully selecting high-potential investment opportunities.

What fees are there?
Our fees vary depending on the type of service and investment package you choose. Typically, fees may include management fees, acquisition fees, and due diligence costs. We provide a transparent fee structure during the initial consultation, ensuring you have a clear understanding of all associated costs before proceeding with your investment.

What tax implications are there for me as an investor?
It is important to know that we are not tax experts and do not give tax advice. As an investor, you will need to consider several tax implications, including income tax on rental income, capital gains tax on property sales, and stamp duty on property purchases. Recent changes mean landlords receive a tax credit on 20% of the interest paid on mortgages, rather than deducting mortgage interest payments from taxable income. We recommend consulting with a tax advisor to understand the specific tax implications based on your individual circumstances and to ensure compliance with all relevant tax regulations.

I think the market might fall, should I wait?
Market fluctuations are a natural part of property investment. While it is challenging to predict market movements with certainty, our approach focuses on long-term gains rather than short-term market conditions. By identifying properties in areas with strong capital growth and competitive rental yields, we aim to mitigate the impact of market downturns. If you have concerns about market timing, we can discuss your investment goals and provide tailored recommendations to help you make an informed decision.

Will you still give support after I've purchased a property?
Yes, we provide ongoing support even after you have purchased a property. Our commitment to our clients extends beyond the acquisition process. We offer continued assistance with property management, market updates, and strategic recommendations to ensure your investment remains profitable and aligned with your long-term goals. Our goal is to build lasting partnerships and support your success throughout your investment journey.

How can I contact you?
You can email us any time to invest@rppandl.com or alternatively call our office number 02039622238 and leave a message for a call-back.

RP PROPERTY & LETTINGS

let's get in touch

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